

## Be a Wise Health Consumer

According to recent government reports, America's health care bill rose to nearly \$2 trillion in 2004—that's about \$6,280 for every man, woman and child. While the state has been able to absorb the increasing health insurance costs for the last 4 years, thus enabling state's employee premiums and copays to remain low, it is everyone's responsibility to assist in keeping costs under control.

In honor of Wise Health Consumer Month, you owe it to yourself and your loved ones to find out ways to get the most (for the least cost) out of your health care package. **Here are some of the best ways to become a wise health consumer:**

### **Know who to call**

Haven't tried calling the 24-hour Optum NurseLine yet? Give it a try and use it often. You can get help with choosing appropriate care, obtaining practical self-care tips to manage a condition at home, or even coming up with a list of questions to ask the doctor at your next visit.

Members of **RAN/AMN, AZ Foundation, Schaller Anderson and Beech Street:**  
1.800.475.7163

Members of **United Healthcare:**  
1.800.896.1067 (option 5)

### **Choose appropriate care**

Know when to use the Emergency Room (ER), Urgent Care and Clinical Care (your doctor).

### STATE EMPLOYEE HEALTH PLAN FACTS

- For the plan year of 10/1/04 to 9/30/05, the State paid almost \$378 million (\$377,960,900). This averages to approximately \$6,500 per member.
- The average cost of an inpatient hospital stay is \$2792 per day, all paid for by Benefit Options
- The average cost of an emergency room visit is \$512. A State employee pays a \$75 copay!
- The average cost of Dr's visit is \$142.49. A State employee only pays a \$10 copay!
- The average cost of specialist visit is \$173.57. A State employee only pays a \$10 copay!
- The average cost of an urgent care visit is \$184.56. A State employee only pays a \$20 copay!
- The average cost of preventative dental visit is \$234.37, all paid for by Benefit Options.
- The average cost of a generic prescription under the State of Arizona benefit plan is \$22.47 for a 30-day supply. When a State employee pays \$10, the State pays the remaining \$12.47.
- The average cost of a preferred brand prescription under the State of Arizona benefit plan is \$102.44 for a 30-day supply. When a State employee pays \$20, the State pays the remaining \$58.44.

ER visits can be extremely expensive and only true emergencies are treated first. Other cases must wait—sometimes for hours.

Save time and money by visiting an Urgent Care facility near you when you need help with more minor and mild conditions. Your doctor's office is best when it's not urgent. Finally, know when to self-treat (the NurseLine can help with this).

### **Be FLEXible**

Participate in the Benefit Options Medical Flexible Spending account program, a pre-tax plan which can "save taxes on money you were going to spend on health care anyway," says Dave Weller, Benefits representative. For your benefit, the state of Arizona pays the administration fee. You can only enroll in flex during open enrollment.

### **Understand your plan**

Have a good understanding of your health insurance plan. Find out what is covered and what is not covered. To get started, visit your Benefit Options website at [www.benefitoptions.az.gov](http://www.benefitoptions.az.gov)

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**Open Classes in Phoenix****Office Fitness**

(1 hour)

Throughout the normal workday, people have many opportunities to exercise and be active. This presentation will share a variety of exercises and movements that will enhance overall well being and gain health benefits without being disruptive to the workday.

**Phoenix**— Tuesday, February 7, 2006

Noon-1:00pm Dept. of Water Resources

3550 N Central Second Floor Conference Room

Email [drwallace@azwater.gov](mailto:drwallace@azwater.gov) by February 3 to register.

**Surviving the Supermarket**

(1 hour)

This class will help you to understand the make-up of the local supermarket from marketing strategies to store lay-out. Special focus will be given to understanding food labeling and how to use the food pyramid.

**Phoenix**— Wednesday, February 15, 2006

Noon-1:00pm Dept. of Transportation

206 S. 17th Ave Auditorium

Email [swuertz@azdot.gov](mailto:swuertz@azdot.gov) by February 13 to register.

**Together For Health**

(10 hours)

**This is a free 10 week pilot program being taught by Maricopa County and is limited to 25 participants.**

Together for Health is a highly interactive healthy lifestyle program that mixes lecture with activity. It takes a holistic approach to making and managing healthy changes and provide information to help reduce the risks of developing a chronic disease.

Proper nutrition, physical activity, stress management, tobacco use and exposure to second hand smoke education and more are incorporated into this healthy lifestyle program.

**Phoenix**— 10 Wednesdays, February 22-April 26,

2006 11:30am-12:30pm Dept. of Administration

100 N 15th Ave Room 204

Email [wellness@azdoa.gov](mailto:wellness@azdoa.gov) by February 17 to register.

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**Become prescription savvy**

Save time and money by registering to participate in the Walgreens Health Initiatives (WHI) mail service pharmacy. Once registered, you will begin receiving a 3 month supply on your maintenance medications for only two retail copays. "The great thing about mail service is that medications are delivered right to the member's front door in a concealed package," says Maureen Harte-O'Reilly, WHI senior account manager. Register online at or call 1.866.722.2125.

**Use the Web wisely**

Did you know that you can go online and view your personal profile, check the status of your medical claims and access the latest health and pharmacy information? The Web is also a great resource when it comes to researching medical conditions. An estimated 95 million Americans who search the Internet for health information. Just make sure you are visiting credible sites. Begin by clicking on the helpful "links" button on the Benefit Options Wellness home page.

**Take advantage of Wellness resources**

The state's Employee Wellness program (Benefit Options Wellness) has many resources to help keep you healthy. Take advantage of the low and no-cost services available to you, such as Wellness courses, the Weight Watchers at Work program, health screenings and flu shots, just to name a few. To learn about these services and how to request them for your location, visit the Wellness program website.

**Wise Health Consumer Month is sponsored nationally by the American Institute for Preventive Medicine. To learn more, log onto [www.aicr.org](http://www.aicr.org).**

**By Jeri Penrose  
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**Mobile On Site Mammography**

"Early detection is the best defense we have at this time for catching breast cancer in its earliest stages," says Catherine Midgette, Executive Vice President of MOM. "If we find the cancer in its earliest stages, the patient has a 97 percent survival rate." Mobile On-Site Mammography (MOM) travels to perform mammography screening at worksites across Arizona.

MOM will directly bill insurance, so there may be no out of pocket cost to you. Check with your insurance's member service department for more information. Call MOM at 480-967-3767 to schedule your appointment.

**Phoenix**— Monday, February 6, 2006 7:00am-3:00pm Arizona State Prison Complex Alhambra 2500 E Van Buren

**Phoenix**— Wednesday, February 8, 2006 9:00am-4:00pm Arizona State Capitol 1700 W. Washington

**Goodyear**— Thursday, February 16, 2006 8:00am-4:00pm Dept. of Corrections, Perryville Complex

**Mesa**— Thursday, February 16, 2006 2:30pm-5:00pm Dept. of Transportation 4123 E. Valley Auto Drive

**Phoenix**— Friday, February 24, 2006 8:00am-4:00pm Public Safety Retirement System

Call MOM at 480-967-3767 or 1-800-285-0272 to schedule this service at your worksite. There is a minimum of 25 people required.

Most events you see posted, plus many others can be hosted at individual worksites across Arizona. If you are interested in having a Wellness event at your worksite, visit the Wellness website to learn "[How To Request and Schedule Worksite Events.](#)"

**Now Available!**

You can now request events on-line with our new on-line registration form. Simply input contact information and the event requested and hit "submit!" A wellness team member will then reply to your request.

**Weight Watchers® at Work**

This program is presented as a 10-week series. All non-University employees are eligible to join an "at work" program for \$59.00. Spouses and retirees can attend worksite programs for \$90 plus \$10 for materials. Call Weight Watchers to learn about scheduled events: 602-248-0303, speak to an "at work" representative.

**New Web Site Helps Consumers Identify Most Trustworthy Online Health Sites**

With over 10,000 health sites now on the Internet, choosing the most credible and reliable sites for health information can be a daunting task.

To help the consumer sort out which website have their best interests at heart, Consumer Health WebWatch, a joint project of Consumer Reports WebWatch and the Health Improvement Institute, has released ratings of the 20 most trafficked health sites on the Internet. The ratings are available at [www.healthratings.org/mainsite.html](http://www.healthratings.org/mainsite.html) online.

Consumer Reports' panel of experts evaluated the health Web sites across nine different attributes including identity, advertising and sponsorship disclosure, ease of use, privacy, coverage, design, accessibility and contents.

Of the 20 sites rated, six were given the highest rating, "Excellent"; five received a "Very Good"; eight were given a rating of "Good"; and one site was rated "Fair." Sites rated "Excellent" were noted to include unbiased, peer-reviewed content written by health professionals. The six sites rated "Excellent" include WebMD Health, National Institutes of Health, MayoClinic.com, MedicineNet.com, KidsHealth, and MedScape.

WebWatch is a project of Consumers Union and is funded by the Pew Charitable Trusts, The John S. and James L. Knight Foundation, and the Open Society Institute.

For more information on the Consumer Reports WebWatch, visit [www.consumerwebwatch.org](http://www.consumerwebwatch.org)

How to Read the New “trans”-formed Food Label

Starting in January 2006, you might have noticed a subtle change on all US food labels – a new line indicating how much trans fat is in the food item.

**What does this mean?**

You are now better able to interpret the food label to decide if the food should be part of your healthy eating plan, or whether you'll put it back on the shelf and look for something with less fat or no trans fat.

**What is trans fat?**

Trans fats are formed when food manufacturers, seeking to prolong the shelf life of products such as cookies, crackers, snack foods and other processed foods, add hydrogen to vegetable oil. This process, called *hydrogenation*, causes the oil to become – and remain – solid at room temperature. Margarine and shortening are examples of hydrogenated oils found in most American homes.

**Why should we avoid trans fat?**

The presence of trans fats in food is a health concern, according to the American Institute for Cancer Research (AICR), because trans fats have been shown to act like saturated fat. They increase levels of LDL (bad) cholesterol in the blood, which in turn increases your risk for heart disease. We used to avoid foods containing ingredients listed as “hydrogenated” or “partially hydrogenated.” Now the exact amount of grams of trans fat appears on the label (the amount in a single serving).

**Where's the problem?**

Simply listing the amount of trans fat in foods doesn't help you much. No one has set a recommended limit. Your best guide, from AICR, is to consider trans fat as another form of saturated fat. Just add the number of grams of trans fat to the number of grams of saturated fat and then decide on the health value of the food item in your overall daily eating plan.

Here's an example: If a box of macaroni and cheese lists **1.5 grams of trans fat** and **3 grams of saturated fat** in a single 1-cup serving, the resulting number is **4.5 grams**.

Compare this number to the recommended limit for saturated fat that appears on the Nutrition Facts label: people consuming a 2,000 calorie-per-day diet are advised to keep their **total daily intake of saturated fat below 20 grams**.

So a modest single serving of macaroni and cheese would contain a whopping 4.5 grams out of the recommended 20-gram daily limit. That's nearly **one-quarter of the recommended daily intake**. It would then be a good idea to look for other macaroni and cheese brands, or another kind of product, and compare. Read the label, once again add the trans fat figure to the saturated fat figure, and compare how much of the 20-gram total daily recommendation a single serving represents.

**CLICK:** The American Institute for Cancer Research (AICR) walks you through the label line by line at

[www.aicr.org/information/recipe/nutritionfactslabel/index.lasso](http://www.aicr.org/information/recipe/nutritionfactslabel/index.lasso)

Source: Health e-headlines

**Massage Therapy**

This program is open to all State employees. The cost is \$10 for a 15-minute massage and \$20 for a 30-minute massage.

National StresStation will travel to worksites with at least 15 interested employees (and/or family members). Call National StresStation at 480-990-1701 to discuss having this program at your worksite. Also, check the Wellness website for events scheduled in your county.



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[www.benefitoptions.az.gov/wellness](http://www.benefitoptions.az.gov/wellness)  
email: [wellness@azdoa.gov](mailto:wellness@azdoa.gov)

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**wellness!**  
**Be Well Stay Well.**